

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

11-10162

In Re:	)		
<b>Kenritia Meadows Coats</b>	)	Case No.	<b>B-11- C-13G</b>
<b>7005 W. Friendly Avenue, Apt. A</b>	)	Chapter	<b>13</b>
<b>Greensboro, NC 27410</b>	)		
	)		
	)		
SS# <u>xxx-xx-6958</u>	)		
Debtor	)		

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor filed for relief under Chapter 13 of the United States Bankruptcy Code on February 3, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Bankruptcy Court in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

# CHAPTER 13 PLAN SUMMARY

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The Debtor proposes an initial plan, which is subject to modification, as follows:

## I. Plan Payments

The plan proposes a payment of **\$460.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

## II. Administrative Costs

### 1. Attorney fees.

☒ The attorney for the Debtor will be paid the base fee of \$3,000.00. The Attorney has received **\$500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

## III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

### 1. Domestic Support Obligations ("DSO")

a. ☒ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

### 2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
<b>-NONE-</b>	

**IV. Secured Claims**

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**1. Real Property Secured Claims**a. ☒ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
-NONE-						

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
American Honda	2009 Honda Accord	\$15,150.00	Y	\$6,541.00	\$151.00	\$362.00	Till
Rooms To Go	Bedroom furniture	\$ 3,585.00	Y	\$2,585.00	\$ 0.00	\$ 18.00	

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
Chase Home Finance	Former residence at 607 Forbes Street, Eden, NC

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

**V. Co-Debtor Claims**

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The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is **0%**.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

**VIII. Special Provisions**

- a. ☐ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms ***Debtor requests direct pay as she will soon be out of work for maternity leave.***

Date: February 3, 2011

/s/ Jeffrey P. Farran

**Jeffrey P. Farran**

Attorney for the Debtor

Address: **706 Green Valley Road, Suite 505  
Greensboro, NC 27408-7023**

Telephone: **(336) 272-2157**

State Bar No. **05595**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

11-10162

In Re:

Kenritia Meadows Coats,

SS# xxx-xx-6958

Debtor

CERTIFICATE OF SERVICE

Case No. B-11- C-13G

The undersigned certifies that a copy of the **Notice to Creditors and Proposed Plan** was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Anita Jo Kinlaw Troxler  
Chapter 13 Trustee  
P.O. Box 1720  
Greensboro, NC 27402-1720

American Express  
c/o Becket and Lee  
P.O. Box 3001  
Malvern, PA 19355

American Express  
c/o Amanda Mason  
Smith Debnam Narron Drake  
P.O. Box 26268  
Raleigh, NC 27611-6268

American Express  
c/o NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

American Honda Finance  
National Bankruptcy Center  
P.O. Box 168088  
Irving, TX 75016-8088

AT&T  
c/o Collection Company of America  
700 Longwater Drive  
Norwell, MA 02061

Best Buy/HSBC Card Services  
Attn: Bankruptcy  
P.O. Box 5263  
Carol Stream, IL 60197

Capital One Bank (USA), N.A.  
c/o Allied Interstate  
3000 Corporate Exchange Drive, 5th Floor  
Columbus, OH 43231-7689

Capital One, N.A.  
Attn: Bankruptcy/Recovery  
P.O. Box 5155  
Norcross, GA 30091

Chase Home Finance  
c/o Jeremy B. Wilkins - Sub Trustee  
Brock & Scott, PLLC  
5431 Oleander Drive, Suite 200  
Wilmington, NC 28403

CHELA/Sallie Mae  
Attn: Bankruptcy  
P.O. Box 9500  
Wilkes Barre, PA 18773-9500

Children's Place/Citicorp  
Attn: Centralized Bankruptcy  
P.O. Box 20507  
Kansas City, MO 64195-0507

Children's Place/Citicorp  
c/o CBE Group  
P.O. Box 900  
Waterloo, IA 50704

Dell Financial Services  
Attn: Bankruptcy Dept.  
P.O. Box 81577  
Austin, TX 78708

Dell Financial Services  
c/o Primary Financial Services  
3115 North 3rd Avenue, Suite 112  
Phoenix, AZ 85013

Dept Of Education/Sallie Mae  
Attn: Bankruptcy  
P.O. Box 9635  
Wilkes Barre, PA 18773

Employment Security Commission  
Tax Dept  
P.O. Box 26504  
Raleigh, NC 27611-6504

FirstPoint Collection Resources  
P.O. Box 26140  
Greensboro, NC 27402-6140

Greensboro City Taxes  
P.O. Box 3136  
Greensboro, NC 27402

Guilford County Tax Dept.  
P.O. Box 3328  
Greensboro, NC 27402-3328

HSBC Bank Card Services  
Attn: Bankruptcy  
P.O. Box 5253  
Carol Stream, IL 60197

HSBC Bank Nevada, N.A.  
c/o Dominion Law Associates  
222 Central Park Avenue, Suite 210  
Virginia Beach, VA 23462-3026

HSBC Retail Services  
c/o NCB Management Services  
P.O. Box 1099  
Langhorne, PA 19047

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Kensington Place Apartments  
c/o Certified Recovery Service  
12 Waie Street, Suite B1  
Greenville, SC 29607-3226

Lender Business Process Services  
14523 SW Milliken Way, Suite 200  
Beaverton, OR 97005

Lowe's/GE Money Bank  
Attn: Bankruptcy Department  
P.O. Box 103104  
Roswell, GA 30076

Lowe's/GE Money Bank  
c/o NCC Business Services  
9428 Baymeadows Road, #200  
Jacksonville, FL 32256

Macy's/FDSB  
Attn: Bankruptcy  
P.O. Box 8053  
Mason, OH 45040

NC Dept of Revenue  
Attn: Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27640-0001

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New York & Co./WFNNB  
Bankruptcy Department  
P.O. Box 182125  
Columbus, OH 43218-2125

New York & Co/WFNB  
c/o CAC Financial Corp  
2601 NW Expressway  
Suite 1000 East  
Oklahoma City, OK 73112-7236

Pier1/Chase Cardmember Services  
Bankruptcy Department  
P.O. Box 15298  
Wilmington, DE 19850-5298

Rockingham County Tax Dept.  
P.O. Box 68  
Wentworth, NC 27375-0068

Rooms To Go/GE Money Bank  
Attn: Bankruptcy Department  
P.O. Box 103106  
Roswell, GA 30076

State Employees' Credit Union  
Loss Mitigation: Bankruptcy Dept.  
P.O. Box 25279  
Raleigh, NC 27611-5279

Sun And Seas  
c/o ES Financial  
3200 Broadmoor Avenue, SE  
Grand Rapids, MI 49512

Time Warner - Guilford  
c/o Credit Protection Association  
Attn: Bankruptcy Dept.  
P.O. Box 802068  
Dallas, TX 75380-2068

Torrid/WFNNB  
Bankruptcy Department  
P.O. Box 182125  
Columbus, OH 43218-2125

Date: February 3, 2011

/s/ Jeffrey P. Farran

Jeffrey P. Farran NCSB #05595  
Attorney for Debtor  
706 Green Valley Road, Suite 505  
Greensboro, NC 27408-7023  
(336)272-2157